this consummation by the shortest and cheapest methods, by a road, in fact, upon which there are the fewest toll-bars. Eventually, no doubt, the plan combining in the greatest degree these simple elements, will supersede those jumbled together in haste, and in which recklessness of cost is but too apparent and detrimental not to excite remark.

Building Societies, as at present constituted, scarcely differ in composition or trafficking from ordinary society; borrowers and lenders, the credit-giving and the credit-taking—the dependent, and his master the money-lord. Neither does the ready union of capitalists with these societies appear at all extraordinary; *money*, the article in which they deal, is required in *bulk*, and they are ready to advance it upon security of purchases to be made therewith, with the addition, be it remembered, of the contributions of the members which are year by year increasing the validity of that security, and returning an extraordinary rate of interest; these advantages, backed, to boot, with a special exemption from stamp duties on conveyances and transfers. The practice of Building Societies, with scarcely an exception, exhibits two features which require notice; the first is that of *anticipation*, or the price to be paid for immediate possession of a house by a member paying say 20*l.* per annum, and which were it a society for *erecting*, as the contributions accrued, buildings suited for residence of the industrious classes, he might not come into possession of for some ten or twelve years. Now, as we at present understand the matter, this object is effected by the intervention of the capitalist, who stands by with his cheque-book, and affixes his signature for the amount required in favour of the highest bidder for that act of grace and condescension; the desire of possession is indeed gratified, but at a cost exceeding its value in proportion to the improvidence or avidity of the builder. The next point is, how, in societies who do not themselves build, are the purchases of houses regulated? Is the highest bidder for possession of a house entitled to select one at his pleasure, in a locality suitable for his business transactions, or preferred as a dwelling? or is there a mass of house property ready for competition in this newly-devised market, and of which, *par excellence*, the industrious classes are to be the future proprietors? We really ask these questions for information, and shall be glad to be undeceived in whatever may have appeared to us to militate against the perfect fairness of these transactions. One fact connected with them is beyond disproval—large gains cannot be realized unless upon corresponding losses; it matters not whether in the shape of premiums for preference, interest upon advances, or defaults, and they must fall upon the weakest.

If it be that house property, already in existence, is to be bidden for under the sanction of the Act for *Encouraging Building Societies*, then we say to the industrious classes, amongst whom the builders themselves are the most numerous and influential, leave the speculators to dispose of these houses at their leisure, and by other means than those instituted for our especial benefit. If they *build*, we go with them heart and hand, as members and as workmen; so far, however, as the working of the Act has gone, little has been done beyond exciting a *rush* towards a goal, where each would desire to be foremost in arriving. It may happen that other plans not less advantageous—real building societies, where there shall be competition without ruinous outbidding, realization without extraordinary cost—will be brought forward. At any rate, let employment of the tradesman and labourer be the basis of every undertaking of this description.

SUSSEX MEMORIAL.

A Meeting was held last Saturday, of noblemen and gentlemen, friends and admirers of the late Duke, and resolutions were passed with a commencement of subscriptions for erecting a memorial structure, the subscriptions to be limited to 20*l.* each individual—upwards of 600*l.* was subscribed on the spot. We hope this will be seized as an occasion to exhibit a better talent in our artists, and a wiser purpose in the patrons of art, than to set up the everlasting pedestal, column, and statue.

THE WORKING CLASSES.

Proposals of a Society for Improving the Habitations and Bettering the Condition of the Poorer and Working Classes.

Although established upon principles of philanthropy, this society contemplates no pecuniary sacrifice but that of an annual subscription from those who may be disposed to aid the undertaking. The object is to set such an example to landlords, as, if generally followed, will lead, it is expected, to materially benefiting the comforts and moral and social habits of the poor—the basis on which the society rests its exertions. It is not intended to hold out any inducement for the investment of money, beyond the usual rate of interest, as it is proposed to devote the surplus profits to the extension of the objects upon which it is founded.

That the condition of the houses of the poor, their personal appearance, their domestic and social comforts, and their moral conduct, are intimately connected, is painfully exhibited and truly depicted in the various reports addressed to the Poor Law Commissioners on the sanitary condition of the population. The uninhabitable condition of their abodes leads to domestic discomfort, which drives the unhappy parents to the ale-house or the gin-shop, and reduces their hapless children to misery, want, and starvation. The crowded state of the houses, and particularly of the courts, leads to the confirmation of their inhabitants in careless, improvident, or vicious habits, because they are without the range of the observation, and the wholesome control of their more prosperous neighbours. The want of an adequate supply of water induces or perpetuates uncleanly habits. The want of ventilation, drainage, and sewerage, with accumulations of heaps of filth, induces contagious diseases, not confined to the locality, but propagating their baneful influence in the districts around. The want of a proper means for performing culinary processes induces wasteful expenditure, and causes a neglect in the preparation of food. The want of a proper subdivision of apartments, or a substitute in the domestic arrangements of the bed-room, with the promiscuous herding of the sexes, leads to immorality, and that often of the most awful description; and the want of privies leads to habits of filth and overcomes all notions of delicacy. How much the advice and instruction of the benevolent and charitable, and the hopes of bettering their condition here, and securing their happiness hereafter, are counteracted by the depressing circumstances of their domestic and social condition, is lamentably too painfully known to those whose avocations or philanthropy bring them in contact with their abodes, or who are cognizant of the misfortunes, poverty, and crimes of the poor. Nor are the conditions of the mendicant paupers, and other residents of the lowest lodging-houses, less pitiable. Nurtured in poverty, and peradventure crime, they become the victims of the worst of oppressors, in the shape of the lodging-house keepers. For accommodation in cleanliness and warmth (less than that afforded to domestic cattle), they are charged higher prices than the reputable tenantry of more respectable neighbourhoods; whilst the wretched harpies reap a fortune, sometimes very large, from the fruits of their poverty, profligacy, and crime. The next resort for the final expenditure of their resources is the gin-shop, always convenient, and most profitable in the poorest districts. There is no comfort, and of course no mutual greeting for the parents at home; there is no kindly embrace from healthy endearing children, for they are unhappily squalid beings, shoeless, and nearly naked, wandering in the street or court, taking the advice or following the example of children more advanced in years and vice. The husband squanders his wages, the wife aids in destroying her own and his mind and humanity, and too early the children inherit the pernicious influence.

The object of the present society is to afford better residences for the poorer and labouring classes, either by the erection of new tenements, or the adaptation of old ones for their better accommodation. The houses and apartments will be properly ventilated; and where one room only is required for a family, it shall have arrangements for its subdivision into sleeping apartments. A copious supply of water, and where possible, a sink and privy, shall be provided for every two floors. Each room shall have one or more cupboards for the reception of domestic utensils and clothes, and safes for the preservation of meat and food shall be provided in a convenient spot. In each room there will be a well-provided kitchen-range, with oven and boiler, so that many culinary operations may be performed at home, and there will always be a supply of warm water for purposes of cleanliness. Provision shall be made likewise outside the windows for the adornment of flowers, in which all classes take delight. Proper attention will also be paid to the sewerage or drainage of the street or place in which the houses are situate, and the removal of all local evils, impediments to cleanliness, and incentives to vice will be attended to. The apartments will at first only be let or granted to persons bearing a good character from their employers, and no additional charge will be made for rent; though it is expected that, on the other hand, the charge will be materially reduced. The efforts of the Christian and the philanthropist may be added, as at each tenement the person in charge, and who will be responsible for the rental of the house, may have at command a select library of books, newspapers, &c., for the use of the inmates. Where possible, in order further to promote habits of cleanliness, there shall be a warm or tepid bath in the vicinity, and this may readily be supplied by the waste water from a steam-engine, when this is handy.

The first experiment with the above will be to provide lodgings for the upper classes of workmen.

The second object will be to provide furnished apartments for the married couples among the poor, and for working men and artisans, who are either casual or constant residents, when at work in the neighbourhood. Adequate accommodation will be provided for that object of sympathy, the hard-working, industrious, ill-paid, and virtuous female. The inducements of the lodgers for their homes, and of their removal from temptation, will be, in having clean, substantial, and wholesome beds and furniture in clean and well-ventilated rooms. A general room for the single men and another for females (where they are admitted) shall be well fitted up, and furnished with books, &c. for the accommodation of the lodgers. There shall be a plentiful supply of hot and cold water, with soap and towels for washing, and brushes and blacking for cleaning clothes and shoes. It shall also be part of the duty of the housekeepers to provide the inmates with coffee, tea, soup, and other refreshments at a cheap rate, and on their own responsibility. Every facility will be given to the tenants or occupiers for the purchase of the property of the room in which they reside, so as to render themselves more economical in their expenditure and independent in their feelings. Small sums may be paid weekly, for which a reduction will be made in the charge of rental.

The provisions of accommodation for the most unhappy of all classes, the wretched mendicant or casual pauper, will not be neglected, although their details must be subject to the most rigid precautions. Every attention will, however, be paid to this class, forlorn as may be their condition. There is pity and hope for the lowest in the scale of humanity, and the thief and the prostitute may be afforded accommodation, by which, rescued from the influence of their associates in former wretched haunts of crime, with better comforts of living, their minds may expand to hopes for the future, and their condition be materially improved.

In these details it will be seen that the chief object is to raise the poorer classes in their own estimation; their improved comforts will soon become wants; whilst in the proposed plans there will be nothing degrading in the name of charity. Their feelings of self-independence and respect will not be interfered with, nor will there be any thing to derogate from the honest and upright feeling of self-pride which, unencumbered by the ties which adversity inflicts, or unenthralled by those of misfortune, is ever the character of the British labourer.

The operations of the society can, it is expected, be carried on at small expense. The annual subscription of members is fixed at 10*s.* 6*d.*, and if adequate support be obtained, this will be sufficient to make an experimental trial, which, if successful in its operations, will,

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